

In re:
Bobby Jackson
Debtor

Case No. 20-11529-djb
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jul 02, 2025

User: admin
Form ID: 3180W

Page 1 of 2
Total Noticed: 18

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jul 04, 2025:

Recip ID	Recipient Name and Address
db	+ Bobby Jackson, 7729 Fayette Street, Philadelphia, PA 19150-2217

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jul 03 2025 00:35:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jul 03 2025 04:40:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14493819	+ Email/Text: collecadminbankruptcy@fnni.com	Jul 03 2025 00:35:00	AmeriFirst Home Improvement Finance LLC, 11171 Mill Valley Rd, Omaha, NE 68154-3933
14492375	Email/PDF: bncnotices@becket-lee.com	Jul 03 2025 00:54:36	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14517594	Email/Text: megan.harper@phila.gov	Jul 03 2025 00:35:00	Water Revenue Bureau, c/o City of Philadelphia Law Department, Tax & Revenue Unit, Bankruptcy Group, MSB, 1401 John F. Kennedy Blvd., 5th Floor, Philadelphia, PA 19102-1595
14493679	+ EDI: AIS.COM	Jul 03 2025 04:40:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14493680	+ EDI: AIS.COM	Jul 03 2025 04:40:00	Capital One N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14503906	EDI: CITICORP	Jul 03 2025 04:40:00	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14495739	+ Email/Text: RASEBN@raslg.com	Jul 03 2025 00:35:00	JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A., c/o Robertson, Anschutz & Schneid, P.L, 6409 Congress Avenue, suite 100, Boca Raton, FL 33487-2853
14619950	EDI: PRA.COM	Jul 03 2025 04:40:00	Portfolio Recovery Associates, LLC, PO Box 41067, Norfolk, VA 23541
14493463	^ MEBN	Jul 03 2025 00:33:50	Philadelphia Gas Works, 800 W Montgomery Avenue, Philadelphia Pa 19122-2898, Attn: Bankruptcy Dept 3Fl
14496371	+ Email/Text: bankruptcy1@pffcu.org	Jul 03 2025 00:35:00	Police and Fire Federal Credit Union, Greenwood One, 3333 Street Road, Bensalem, PA 19020-2022
14502186	EDI: Q3G.COM	Jul 03 2025 04:40:00	Quantum3 Group LLC as agent for, Comenity Capital Bank, PO Box 788, Kirkland, WA 98083-0788
14856640	+ Email/Text: BK@servicingdivision.com		

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		Jul 03 2025 00:35:00	Servbank, SB, 3138 E Elwood St, Phoenix, Arizona 85034-7210
14499568	+ Email/Text: BK@servicingdivision.com	Jul 03 2025 00:35:00	The Money Source Inc., 500 South Broad Street Suite 100A, Meriden, Connecticut 06450-6755
14500587	EDI: USBANKARS.COM	Jul 03 2025 04:40:00	U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229
14502516	Email/PDF: BankruptcynoticesCCSBKOperations@wellsfargo.com	Jul 03 2025 00:53:59	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 17

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 04, 2025

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on July 1, 2025 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor The Money Source Inc. bkgroup@kmlawgroup.com
DENISE ELIZABETH CARLON	on behalf of Creditor THE MONEY SOURCE INC. bkgroup@kmlawgroup.com
KENNETH E. WEST	ecfemails@ph13trustee.com philaecf@gmail.com
MICHAEL A. LATZES	on behalf of Debtor Bobby Jackson efilings@mlatzes-law.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 5

Information to identify the case:

Debtor 1

Bobby Jackson

Social Security number or ITIN xxx-xx-6511

EIN --

First Name Middle Name Last Name

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN ----

EIN --

United States Bankruptcy Court Eastern District of Pennsylvania

Case number: 20-11529-djb

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Bobby Jackson
aka Bobby L. Jackson, aka Bobby Lewis
Jackson

7/1/25

By the court: Derek J Baker
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.